

BCBSD's Providers and Networks for HMO and CDH Gold Plans

BCBSD HMO Plan: BCBSD's HMO network of providers is primarily located within the State of Delaware. Members can find physicians and providers of services in their specific community by visiting this website <http://ben.omb.delaware.gov/medical/bcbs/index.shtml> and clicking on Find a Health Provider.

Members are required to designate a Primary Care Physician (PCP) when enrolling in this plan. Each family member may have a different PCP. Members may change their PCP by contacting BCBSD's Customer Service Department at 1-800-633-2563 or 302-429-0260. They can also change their PCP online by logging in to the Customers Portal, then clicking on Change PCP.

Members with a family member living away from home, such as a college student, may apply for a guest membership in the HMO of the Blue Cross and Blue Shield (BCBS) Plan nearest to where they live. In these cases, members can designate a PCP participating in the local BCBS HMO network they are living in and change to a PCP in BCBSD's network when they return home. At Open Enrollment, the member may also choose to participate in another health care plan, which provides a larger network of providers.

BCBSD CDH Gold Plan: In-network and out-of-network providers may be used for BCBSD's CDH Gold Plan. Members can find physicians and other providers in their community by visiting this website <http://ben.omb.delaware.gov/medical/bcbs/index.shtml> and clicking on Find a Health Provider. Some providers, although not a BCBSD in-network provider, are a BlueCard® provider (BlueCard providers participate in the Blue Cross and Blue Shield Association's national provider network.)

When a member receives services from a BCBSD in-network provider, that provider will first send the claim to BCBSD for processing. BCBSD will process the claim and use HRA funds to make payment, if funds are available. If HRA funds are not available, then the member will be responsible for the costs.

When a member receives services from a non-BCBSD participating provider (out-of-network or a network* provider located outside of Delaware), that provider may require the member to pay at the time of services or may send the claim to BCBSD for processing. If the member pays upfront, then he/she may make a written request for reimbursement by submitting proof of payment with a claim form directly to BCBSD. The claim form, including return address information, is available at <https://www.bcbsde.com/downloads/claimfrm.PDF>.

* Out-of-network providers may balance bill the member for the difference in the charged amount and the amount allowed by BCBSD.

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